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on July 22, 2008

**AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 3691**

TOWNSEND and TOWNSEND and CREW LLP

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PATENT
Attorney Docket No.: 020375-002720US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Terry Allen-Rouman, et al.

Application No.: 09/991,497

Filed: November 15, 2001

For: ONLINE FUNDS TRANSFER
METHOD

Customer No.: 20350

Confirmation No.: 4579

Examiner: Chencinski, Siegfried E.

Art Unit: 3691

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EXPEDITED PROCEDURE EXAMINING
GROUP 3691**

Mail Stop **AF**
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed May 22, 2008 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.